Case 1:18-bk-13060 Doc 19 Filed 08/30/18 Entered 08/30/18 23:51:28 Desc Main Document Page 1 of 17

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION at CINCINNATI

IN RE:	}	CASE NO. 18-13060
KEVIN WILLIAM LYTLE	}	CHAPTER 13
DEBTOR	}	JUDGE HOPKINS

### APPRAISAL OF REAL PROPERTY

**COMES NOW** the Debtor in the above-styled and numbered cause and file the attached Appraisals of his real property.

Respectfully submitted,

/s/ Gregory M. Wetherall

GREGORY M. WETHERALL (OH 0067307) Attorney for Debtors

4030 Mt. Carmel-Tobasco Road, Suite 122 Cincinnati, Ohio 45255

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Email: Greg@CincinnatiBankruptcy.com

# **CERTIFICATE OF SERVICE**

I hereby certify that on August 30, 2018, the foregoing instrument was served (i) electronically on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the Court and (ii) by ordinary U.S. Mail on the following:

Kevin William Lytle, Debtor (via hand delivery)

/s/ Gregory M. Wetherall

GREGORY M. WETHERALL

THE LAW OFFICE OF

GREGORY M. WETHERALL

4030 Mount Carmel-Tobasco Rd
Cincinnati, Johlo 45255
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APPRAISAL OF REAL PROPERTY

Page 1 of 1

Aug.20.2018 03:33 PM Lytle Case 1:18-bk-13060 Doc 19

Filed 08/30/18

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PAGE. 2 Desc Main

Document Page 2 of 17

DEBORAH TURNER ABR, GSA GROUP, REALTORS 11987 HUNTERGREEN DR. CINCINNATI, OHIO 45251 608-2846 (FAX) 674-0346

			111	000	-2090 (FA	LA) U/4-U34U					
Owner of Property	:					Exteri	Exterior _X Interior				
Lytle, Kevin											
Address of Propert	У							Date Proper	•	Case #	<del></del>
5340 Hillside A	ve. C	incin	innati, Ohio 45233 September 5, 2017 17-13					17-1312	7		
					Descrip	tion of Prope	ets:				
Style		Detac	hed		Roofing	tion of 1 Tope		ooms	Car	Garage #	
<b>,</b>		Age					$ \mid$ B	edrooms	Carp		
							В	aths	Buil		
# of Living Units		Storie	s	-	Heating		L	iving Room	Atta	ched	
_		Split	evel				D	ining Room	Deta	ched	
Square Feet		Baser	nent				F	amily Room	Fire	place	
1169		Craw	Space		Cooling		R	ec. room	Porc	h	
Lot Size		Slab					L	aundry Room	Patio	)	
100 x 110		Found	lation						Fenc	e	
		Const	riction						Decl	ķ	
Utilities	Public	In	iv. (	Comments; V	alue for th	nis property	is in t	he land.			
			I	House needs t	o be remo	ved, per ov	vner. I	and is on a			
			h	nillside							
Water	X										
Gas	X	7									
Electric	X			Comparables	used were	the only o	nes av	ailable in that	General	Condition of	Property
	•		a	rea							
Sewer	X								Poor		
			<u> </u>		<u>Compar</u>	ative Sales I	Data 				
Address			Price	Date Sold	Sq. Ft	Rms/Brm	Bath	Construction	Car/Carpor	t Age	Condition
1. 3124 Illinois A	\ve		2,800	9/01/17							
2. 2880-2886 Ri	ver Rd		5,000	7/19/17							
			11		- · · · · · · · · · · · · · · · · · · ·			•			

1. 45 x 435 flat level lot, with all utilities. Zoned residential

2. 80 x 85 hilly, heavily wooded lot, with utilities at the street. Zoned commercial

Auditors Value \$ 9,500 Purchase Price \$10,000 Date Purchased 1/15/10



I VIEWED THIS PROPERTY ON September 5, 2017

I HAVE NO PRESENT OR CONTEMPLATED INTEREST IN THE PROPERTY. COMPENSATION IS NOT CONTINGENT ON THE EVALUATION. AS A RESULT OF MY ANALYSIS AND INVESTIGATION, IT IS MY OPINION THAT THE FAIR MARKET VALUE AS OF THE ABOVE DATE IS:

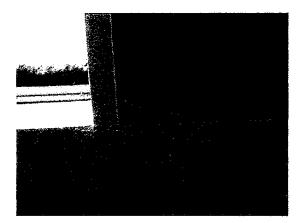
<u>\$7,000</u>

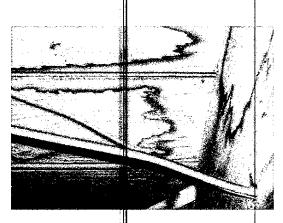
DEBORAH TURNER ABR, GSA

Page | 1

Lytle, Kevin 2562 Springdale Rd Cincinnati, Ohio 45231 Case # 17-13127









There have been no repairs/improvements since I last appraised this property in November 2015.

Home is still a major work in progress which has been stopped by work orders. Sewers have been installed, just not connected to the house.

Since there has been no repairs to the upper level or roof, there is more ceiling & wall damage.

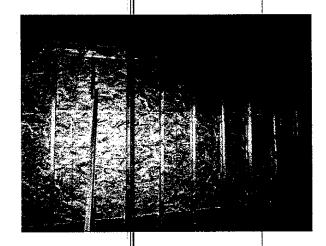
Central air is inoperable.

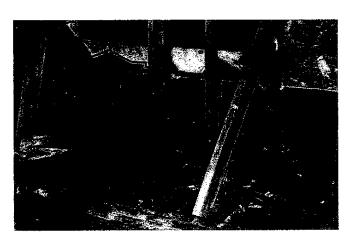
Detached garage is only useable for storage.

Document Page 4 of 17

Page | 2

Lytle, Kevin 17-13127 2562 Springdale Rd Cincinnati, Ohio 45231





Upper level is still unfinished. They have put bags in holes trying to stop air and water leaks

Purchase Price \$125,400

Date Purchased February 9, 2006

Auditors Value \$ 99,080

I viewed this property on September 5, 2017

Deborah Turner ABR, GSA

i li				- <del> </del>					
	Hr	iform R	esidentia	l Appraisa	Renort	Ett-	Lytle, h # 17-131	Cevin 2562	
The purpose of this summan									nronerty
	ringdale Rd	IOVICE USE ISSIDEI/	Plical Misi all app	City Cincinnati	ay supportou, upa			Zip Code 452	
Borrower	Iliquale 14u	Own	er of Public Record	ON ONIONALL			ity Hamil		<u> </u>
Legal Description		1					·		
	043-0040-00		<u> </u>	Tax Year 2016			Taxes \$ 3	,530	
Neighborhood Name Coler		-	/ I A	Map Reference			SUS Tract		
Occupant 🖾 Owner 🛄 1			ial Assessments \$			HOA\$		per year	per month
Property Rights Appraised [ Assignment Type Purch		ehold Cth efinance Transacti	er (describe) on Cther (de	ecrihe)					
Lender/Client Lytle, Kevi			ddress	AGIDG)					
is the subject property current				inths prior to the effect	tive date of this ap	praisal?		∕es ⊠ No	
Report data source(s) used, of				-					
l 🔲 dio 🗵 did not anaiyz	the contract for sale for t	tie subject purch	se transaction. Exp	lain the results of the	analysis of the cor	itract for sale o	r why the a	nalysis was not	
performed.		<u> </u>							
Contract Price \$	Date of Contract	ls t	he property seller th	e owner of public rec	ord? Yes	No Data 9	Source(s)		
Is there any financial assistanc	e (loan charges, sale conc	essions, gift or de						☐ Yes	. □ Ne
If Yes, report the total dollar an									
:			· — —						
	301 407 511			<del></del>					
Note: Race and the racial c				NAME OF STREET	e de la companya de	O New Plates	AMELIA	Description	(4) (4)
	haracteristics	Oronosty Volu		lousing Trends	A Property of the Control of the Con	One-Unit H		Present Lar One-Unit	U USB %
Location Urban 🔀 Built-Up 🖂 Over 75% 🗍	Suburban Rural	Property Value 3% Demand/Sup	es 🔀 Increasing	Stable In Balance	Declining Over Supply	\$ (000)	AGE (vrs)	2-4 Unit	
	Stable Slow		ne 🗵 Under 3 mi		Over 6 mths	108 Low		Multi-Family	-
Neighborhood Boundaries						130 High		Commercial	
						122 Pred.		Other	
Neighborhood Description	Area of residential &	commercial p	roperties in pod	r to good conditi	оп. Located on	a very busy	y street.		
Market Conditions (including	unnort for the share core	fucione) A-1	arano enid aria-	has increased fi	rom \$101 500	in February	2017		
to \$122,280 in Septem		iusimis) AVI	crage sold price	nas increased t	1000 p 10 1,000	nt r spruary	2011		
www.zz,zoo in Geptern	put acvers,								
Dimensions 230 x 348		Ai	ea 80,040 Sq.F	t. Shap	oe e		View	·············	
Specific Zoning Classification				ingle Family					
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	Legal Nonconformir	ng (Grandfathered	Use) 🗌 No Zenin	ıg 🔲 İllegal (descri		Yes No	if No, des	cribe	
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Freddie Mac Form 70 March 2005

Page 1 of 6

6

Document Page 6 of 17

Main File No. 17-13127| Page #2

	l	Jniform R	esidential A	ppraisal R	eport	Lytle, Kevir File# 17-13127	2562
There are compar	ible properties current	y offered for sale in	the subject neighborh	ood ranging in price	from \$	to \$	
			in the past twelve mon			to \$	
FEATURE	SUBJECT	COMPAR	ABLE SALE # 1	COMPARAB	LE SALE # 2	COMPARABI	E SALE #3
Address 2562 Springdal							
Cincinnati, Ohio	45231	2					
Proximity to Subject			544		16		<u> </u>
Sale Price	\$		1 \$ ft.		3	*4	)
Sale Price/Gross Liv. Area  Data Source(s)	\$ so.f	[1] SU	ille est	\$ sq.ft.		Şq.II.	
Verification Source(s)	<del>                                     </del>	<u>.</u>					•
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	DECOMM NON	DEGONAL HON	( ) \$ 7.01bashone	DECORAL FIGUR	1 ( ) \$ 10,0001011	BEOORGE FIOR	1 ( ) \$ 710)GGBHGHE
Concessions				i	1		
Date of Sale/Time	1 32 3 3 3 3 5 5 5						
Location	Suburban						
Leasehold/Fee Simple							
Site	230 x 348.						
View			<u> </u>				
Design (Style)	Under construct	ii					
Quality of Construction	Poor	-					
Actual Age	1925						
Condition	Total Bdrms, Baths	Total Borms, Bat	ne i	Total Borms, Baths		Total Bdrms, Baths	
Room Count	4 1 1	i total footiis. Hat	15	TOTAL IDENTITY, DAUIS		TOTAL DUTTES, DAUES	
Gross Living Area	1,435* sq.f	sa	ff	sq.ft.		sq.ft.	
Basement & Finished	1,400 841	84	***	gyat	1	oq.it.	
Rooms Below Grade	Unfinished						
Functional Utility							
Heating/Cooling	Gas/C/A inoper						
Energy Efficient Items							
Garage/Carport	2 *						
Porch/Patio/Deck	Porch			ļ			
	Patio						
	<u> </u>				ļ		
Not Adjustment (Tata)		<u> </u>	\$	Π+ Π-	\$	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	\$
Net Adjustment (Total)  Adjusted Sale Price	100000000000000000000000000000000000000	Net Adi.	%	Net Adj. %	<u>, ,                                    </u>	Net Adj. %	Ψ
of Comparables			% s		\$	Gross Adi. %	s
	ith the sale or transfer t		property and comparable		14	CHOSS FIGE	
			p				•
My research 🔲 did 🖂 d	d not reveal any prior s	ales or transfers of th	e subject property for th	e three years prior to t	he effective date of this	s appraisal.	
Data Source(s) Cincinna							
	Id not reveal any prior s	ales or transfers of ti	ne comparable sales for t	he year prior to the da	te of sale of the compa	arable sale.	
Data Source(s)	1						<u> </u>
Report the results of the resea			GOMPARABLE S	peny and comparable	SAIES (REPORT AUDITIONA COMPARABLE SALE #	i pror sales en page a	j. Rable sale #3
Date of Prior Sale/Transfer	<del></del>	UBJECT	GUINFANADLE	DALE #1	JUNIFARABLE SALE #	Z UUNIFAI	WILL OVER A.O.
Price of Prior Sale/Transfer	None per N	ILS	<del>                                     </del>			<del>-  </del>	
Data Source(s)			<del> </del>				
Effective Date of Data Source	\$						
Analysis of prior sale or transf		property and compa	rable sales				
		.,					
	<b>!</b>		<del></del>				
Summary of Sales Compariso	n Approach Due 1	o condition of th	e property, there ar	e no comparable:	5		
							<del></del>
:							
	<b> </b>		• • • • • • • • • • • • • • • • • • • •				
:	l						
Indicated Value by Sales Com	parison Approach \$	70,000					
Indicated Value by: Sales 0			Cost Approach (if de	eveloped) \$	Income Ap	proach (if developed	1)\$
Due to condition of th					uditors value.		
Š							
This appraisal is made 🗵	s is", 🔲 subject t	o completion per pl	ans and specifications (	on the basis of a hyp	oothetical condition th	at the improvements	have been
completed, Subject to following required inspection	he following repairs or	atterations on the t	asis of a hypothetical of	condition that the rep	airs or alterations hav	e been completed, or	Subject to the
tollowing required inspection	Prosec on the extraord	nary assumption the	u use continue of derc	ency coes not requir	o aucranon or repair.		
Raged on a complete view	al inspection of the	Interior and exteri	or areas of the subje	ct property, defined	scope of work. str	tement of assumnt	lons and limiting
Based on a complete visu conditions, and appraise	s certification, my (	our) opinion of th	e market value, as de	fined, of the real p	roperty that is the	subject of this repo	ort is
\$ 70,000 , as of	September 5,	2017 , which i	the date of inspect	lon and the effecti	ve date of this app	raisal.	

Aug.20.2018 03:36 PM Lytle 5136480790 Case 1:18-bk-13060 Doc 19 Filed 08/30/18 Entered 08/30/18 23:51:28

Document Page 7 of 17

23:51:28 Desc Main

Main File No. 17-13127 Page #3

PAGE. 7

		Uniform R	esidentia	l Appraisal Rep	ort	Lytie, Kevin 2562 File # 17-13127
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			menanyaman kebasa yanii merkisa		and outside the same of the sa	
	Demide adequate information	COST APP for the lender/client to replicate the below co	ROACH TO VALUE	(not required by Fannie Mae)	. Medile Vi	
ł	Support for the opinion of site	value (summary of comparable land sales of	r other methods for	estimating site value)		
ı						
4	ESTIMATED REPRODUC	TION OR REPLACEMENT COST NEW		OPINION OF SITE VALUE		=\$
	Source of cost data			DWELLING	Sq.Ft. @\$	=\$
	Quality rating from cost service				\$q.Ft. @ \$	=\$
=	Comments on Cost Approach	(gross living area calculations, depreciation	, etc.)	Garage/Garport	Sq.Ft. @ \$	=\$ =\$
8				Total Estimate of Cost-New	օգու այ օ	=\$
ı				Less Physical	Functional	External
ı				Depreciation	rto.	=\$( )
	:		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Depreciated Cost of Improvemer "As-is" Value of Site Improvemen		=\$ =\$
ı	:					
	Estimated Remaining Econom			INDICATED VALUE BY COST AP		=\$
Щ	F			E (not required by Famile Mae) = \$	C. Palikis	Indicated Value by Income American
	Estimated Monthly Market Re	rit \$ X Gross Ren f (including support for market rent and GR		= <b>y</b>		Indicated Value by Income Approach
Í			,			
	1			FOR PUDs (if applicable)		CLASTIC RECEIVED FOR AND A
		tral of the Homeowners' Association (HOA)		No Unit type(s) Detach		
	Provide the following informat Legal Name of Project	tion for PUDs ONLY if the developer/builder i	s in cultrei of the H	um and die subject property is an	auguseu OWelli	ng usik.
	Total number of phases	Total number of units		Total number of units sold		
į	Total number of units rented	Total number of units for	sale	Data source(s)		
	Was the project created by the Does the project contain any	e conversion of existing building(s) into a PC multi-dwelling units? Yes No	JD? Yes Data Source	No If Yes, date of conversio	<u>u.                                    </u>	
ž	Are the units, common eleme	hits, and recreation facilities complete?		If No, describe the status of con	npletion.	
PUDINFO						
9	Am the common clamant-	ased to or by the Homeowners' Association	Yes 🗆	No If Yes, describe the rental ten	me and antions	
	AIS THE CUITITION ETEMENTS IE	ODES TO SEE THE THE PROPERTY ASSOCIATION A	165	HAN II LEO' MESPLING BIR (CHING FEI	ma anu upuuns.	· · · · · · · · · · · · · · · · · · ·
Į	Describe common elements	and recreational facilities.				
			· · · · · · · · · · · · · · · · · · ·			

Freddie Mac Form 70 March 2005

Page 3 of 6

5136480790 PAGE. 8 Entered 08/30/18 23:51:28 Desc Main

Document

Page 8 of 17

Main File No. 17-13127 Page #4

## Uniform Residential Appraisal Report

Lytle, Kevin 2562 File # 17-13127

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the Intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, b) the not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 70 March 2005

Page 4 of 6

Filed 08/30/18 Document Page 9 of 17

Main File No. 17-13127 Page #5

Uniform Residential Appraisal Report

Lytle, Kevin 2562 File # 17-13127

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal laterest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Freddie Mac Form 70 March 2005

Page 5 of 6

5136480790 Entered 08/30/18 23:51:28

PAGE. 10 Desc Main

Document

Page 10 of 17

Main File No. 17-13127 Page #6

## **Uniform Residential Appraisal Report**

Lytle, Kevin 2562 File # 17-13127

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable report and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional pr negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

#### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature		Signature
Name Deborah Turner	ABR, GSA	Name
Company Name		Company Name
Company Address _	<u> </u>	Company Address
Telephone Number		Telephone Number
Email Address		Email Address
Date of Signature and	Report	Date of Signature
Effective Date of Appra	sal September 5, 2017	State Certification #
State Certification #		or State License #
or State License #		State
or Other (describe)	State #	Expiration Date of Certification or License
State	<u> </u>	
Expiration Date of Cert	fication or License	SUBJECT PROPERTY
1000000 OF 000000		☐ Did not inspect subject property
ADDRESS OF PROPER	1	Did inspect exterior of subject property from street
2562 Springdale Rd		Date of Inspection
Cincinnati, Ohio 45231	SUBJECT PROPERTY \$ 70,000	□ Did Inspect interior and exterior of subject property
1	SUBJECT PROFERITS 10,000	Date of inspection September 5, 2017
LENDER/CLIENT		
Name <u>Lytle, Kevin</u>	<u> </u>	COMPARABLE SALES
Company Name	<u> </u>	
Company Address		☐ Did not inspect exterior of comparable sales from street
Frank Address		☐ Did inspect exterior of comparable sales from street
Email Address		Date of Inspection

Freddie Mac Form 70 March 2005

Page 6 of 6

Page | 1

Lytle, Kevin 1806 Goodman Ave Cincinnati, Ohio 45239 Case # 17-13127





Soffits need repairing

Purchase Price \$ 59,000

Purchase Date December 20,2005

Auditor's Value \$ 75,490 Parcel # 595-0005-0417-00

\$ 4,110 Parcel # 595-0005-0416-00

I viewed this property on September 5, 2017

Deborah Turner, ABR, GSA

Main File No. 17-13127 Page #1

Exterior-Only Inspection Residential Appraisal Report Lytle, Kevin 1806 File # 17-13127

<u></u>	<del></del>					Jidollinai 71								
The purpose of this summan	appraisal report	is to provi	ide the lender	/client with	ı an accı	urate, and adequat	ely supp	orted, opir	nion of th	ie marke	et value	of the su	ibject prod	erty.
Property Address 1806 G		F		1		City Cincinnati		F"				Zip Code		•
Borrower	l annual vac		Over	er of Public	Record						Hamil		TUZUU	
	<del> </del>		UWI	os vi Fulfill	necutu					OWIILY	URILL	KUII	······································	
Legal Description	1			<u>i</u>										
	005-0416-00	& 595 <b>-</b> 00	05-0417-00	?		Tax Year 2016 ·	⊦ past c	due			xes \$ 1	2,800		
Neighborhood Name North				1		Map Reference				Census	Tract			
Occupant 🗌 Owner 🖂 🕏		nt	Sper	dial Assess	ments \$			PUD	AOH (	\$	[77]	per year	Der r	menth
Property Rights Appraised	<del></del>	Leaseho		ier (describ										
Assignment Type Purc			nance Transact		Other (des	scribe)			····					
	+	L) USIU			Juici (OCS	outus)								
Lender/Client Lytle, Kevi				Address										
Is the subject property current			en offered for s	ale in the t	welve mor	iths prior to the effe	<u>ctive date</u>	e of this ap	praisal?		\	Yes 🛛	No	
Report data source(s) used, of														
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Contract Price \$	Date of Conti					owner of public re		Yes Yes						
Is there any financial assistant	e (loan charges.	sale conces	sions, gift or d	этихапжа	nt assistar	ice, etc.) to be paid	by any c	party on be	half of the	womod s	er?	Ī	] Yes [	] No
If Yes, report the total dollar an												_		-
so, report use total colla al	i	- 210 IWING	to so puid.	i								······································		
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	haracteristics			On	e-Unit Ho	ousing Trends		100	One-L	Init Hou	sing .	Prese	nt Land Us	e %
The second secon	Buburban 🔲 l		Property Valu			Stable	⊠ Decl		PRICE		AGE	One-Unit		%
Built-Up 🖂 Over 75% 🗔			Demand/Sup			In Balance			\$ (000)			2-4 Unit		%
	<del></del>										(yrs)			- /a
	Stable 🛛 S	PIOM	j Marketing Tir	ne 🔀 Ur	ider 3 mth	es 🔲 3-6 mths	Over	r o mtns	50	Low		Multi-Far		%
Neighborhood Boundaries	<u> </u>								80	High	!	Commer	cial	%
:1									62	Pred.		Other		%
Neighborhood Description	Residential ar	ea in noo	r to mood c	ondition					_					
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Market Conditions (including	support for the abo	ove conclus	ions) Av	erage so	ld price	has declined fr	om \$64	1,728 in I	Decemb	ber 201	16			
to \$61,963 in September	r 2017.			<u></u> _										
	1			i										
Dimensions 30 x 120	<del>                                     </del>		Δ	rea 3,600	) Sa Ft	Sha	ine				/iew			
Specific Zoning Classification	Dogidantial					ngle Family					1			
Judenic Zurkry Classification	Residential	aufa!	/C	July Desc	Na 7	rigie ramily	iha\							
Zoning Compliance 🔀 Lega										1		. 7		
Is the highest and best use of	subject property a	as improved	(or as propose	ed per plans	and spec	uncations) the tres	ent use?	$\bowtie$	Yes	] No H	f No, des	SCRIDE		
						mountained and bran								
Į l						anducator oro pro-								
Utilities Public Other	(describe)						Off		ovements	- Type		Publ	ic Priva	ate
	(describe)		Water	Public	Other (des			-site Impr	ovements	- Туре			ic Priva	ate
Electricity 🛛 🗌	(describe)		Water Santany Sewa	Public			Ştre	-site Impr eet	ovements	- Туре		Publ	ic Priva	ate
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Electricity 🔀 🔲 Gas 🛇 🗍 FEMA Special Flood Hazard A	rea 🔲 Yes [	□ No fi	Sanitary Sewe EMA Flood Zon	Public	Other (des	scribe) FEMA Map #	Ştre	-site Impr eet	ovements		МА Мар		ic Priva	ate
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Page 13 of 17

Main File No. 17-13127 Page #2

Exterior-Only Inspection Residential Appraisal Report Lytle, Kevin 1806

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There are compar	able	properties currently	offered for sale in	n t	re subject neighborho	ood ranging in p	orice	from \$		to \$	<u> </u>		
There are compar	ble	sales in the subject	neighborhood wit	hin	the past twelve mont	hs rangino in sal	ie pri	ice from \$			to \$		
FEATURE	ΤŤ	SUBJECT			E SALE #1			LE SALE # 2				E SALE #3	
	4				- VILL # 1			VIII- H L	0027	Lois			
Address 1806 Goodma			7104 Salmar (	7 -	[	6927 Mearl A							
Cincinnati, Ohi	45	239	Cincinnati, Ohi	io 4	15231	Cincinnati, Ol	hio 4	45239			Onto 4	45239	
Proximity to Subject			.09 Mile	1		.02 Mile			.07 N	lile			
Sale Price	1 8		NOTES F	Ç	\$ 63,900	14. Tr. 1.	4	\$ 64,800		or so	V.	\$ 6	55,000
	\$				School State	\$ 34.29 s	SD.ft	The second of th	\$	30.2	R Sp ff	Salter life until	944
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Verification Source(s)		Commission of Control		L.								-	
VALUE ADJUSTMENTS	1	DESCRIPTION	DESCRIPTION		+{-)	DESCRIPTION	N	+(-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adju:	stment
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Concessions				١.				•					
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Date of Sale/Time	1.82		3/01/17	_		7/26/17			7/20/				
Location	l s	Suburban	Suburban	•		Suburban			Subu	rban_			
Leasehold/Fee Simple			l	١.									
Site	13	0x120&10x120	39 x 176			41 x 200			45 x :	279			
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Design (Style)	-	raditional	Traditional	1		Traditional				tional		<del></del>	
Quality of Construction		Average	Average	1		Average			Avera				
Actual Age	1 1	913	1948			1938			1948			<u>                                     </u>	
Condition		xterior Fair -	Fair	Ī		Good			Good	L		L	
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Rooms Below Grade	l h	Infinished	Unfinished	ĺ		Unfinished		<b>!</b>	Unfin	ished	1/2B	[	-2,000
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Net Adjustment (Total)		nanying Palis	□+ 図・	1	\$ -3,000	□+ ⊠	-	\$ -2,000					-6,000
Adjusted Sale Price	54		Net Adj. 4.7	1%		Net Adj. 3.1	1 %	1	Net Ac	j.	9.2 %		
		11/44 - 25/41/19	Gross Adi. 4.7										59,000
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or comparables          did     did not resea	ch tr	ne sale or transfer his			\$ 60,900 perty and comparable	Gross Adj. 12.3   sales. If not, expl	3 % niak	\$ 62,800	Gross	Adj. 1	5.4 %	[5	39,000
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l ⊠ did □ did not resea			story of the subject	pre	perty and comparable	sales. If not, exp	olain	\$ 62,800			5.4 %	[5	39,000
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Aug. 20. 2018 03: 41 PM Lytle 5136480790 PAGE. 14 Case 1:18-bk-13060 Doc 19 Filed 08/30/18 Entered 08/30/18 23:51:28 Desc Main Document Page 14 of 17

Lytle, Kevin 1806 Exterior-Only Inspection Residential Appraisal Report File# 17-13127 COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW OPINION OF SITE VALUE =\$ DWELLING Sq.Ft. @ \$ =\$ Source of cost data Effective date of cost data Sq.Ft. @ \$ =\$ Quality rating from cost servide Comments on Cost Approach Igross living area calculations, depreciation etc.) =5Sq.Ft.@\$ Garage/Carport **≕\$** Total Estimate of Cost-New Physical Functional External Less =\$( Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements =\$ Years INDICATED VALUE BY COST APPROACH Estimated Remaining Economic Life (HUD and VA only) INCOME APPROACH TO VALUE (not required by Fannie Mae) Estimated Monthly Market Reint \$ X Gross Reint N Summary of Income Approach (including support for market rent and GRM) X Gross Rent Multiplier Indicated Value by Income Approach Legal Name of Project Total number of units sold Total number of phases Total number of units Total number of units rented Total number of units for sale Data source(s) Was the project created by the conversion of existing building(s) into a PUD? Yes

Does the project contain any protti-dwelling units? Yes No Data Source(s) Yes No If Yes, date of conversion Are the units, common elements, and recreation facilities complete? Yes No if No, describe the status of completion. Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. Describe common elements and recreational facilities.

Freddie Mac Form 2055 March 2005

Dodument Pa

Page 15 of 17

Main File No. 17-13127 Page #4

Exterior-Only Inspection Residential Appraisal Report Lytle, Kevin 1806 File # 17-13127

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education for membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: the intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 2055 March 2005

Page 4 of 6

Fannie Mae Form 2055 March 2005

Page 16 of 17 Dodument

Main File No. 17-13127 Page #5

Exterior-Only Inspection Residential Appraisal Report File # 17-13127

Lytle, Kevin 1806

### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I cattify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Freddie Mac Form 2055 March 2005

Page 5 of 6

Fannie Mae Form 2055 March 2005

PAGE. 17 Desc Main

Dodument Page 17 of 17

Main File No. 17-13127 Page #6

# Exterior-Only Inspection Residential Appraisal Report File # 17-13127

Lytle Kevin 1806

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal peport was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable rederal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

#### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable rederal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Deborah Tumer, ABR, GSA	Name
Company Name	Company Name
Company Address	Company Address
Telephone Number	Telephone Number
Email Address	Email Address
Date of Signature and Report	Date of Signature
Effective Date of Appraisal September 5, 2017	State Certification #
State Certification #	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State	
Expiration Date of Certification or License	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did thto-device of sublest successive
1806 Goodman Ave	Did not inspect exterior of subject property
Cincinnati, Ohio 45239	☐ ☐ Did Inspect exterior of subject property from street
	Date of Inspection September 5, 2017
APPRAISED VALUE OF SUBJECT PROPERTY \$ 70,000	
LENDER/CLIENT	COMPARABLE SALES
Name Lytle, Kevin	Did not inspect exterior of comparable sales from street
Company Name	Did inspect exterior of comparable sales from street
Company Address	·
Oompany radiood	— Date of Inspection
Email Address	

Freddie Mac Form 2055 March 2005

Page 6 of 6

Fannie Mae Form 2055 March 2005